

## Social Security Retirement Age

### Full Retirement Age

The usual retirement age for people retiring was age 65. Social Security calls this “full retirement age,” and the benefit amount that is payable is considered the full retirement benefit. Because of longer life expectancies, the full retirement age will be increased in gradual steps until it reaches age 67. This change started in the year 2003, and it affects people born in 1938 and later. View the chart below to see your full retirement age.

### Early Retirement

You can start your Social Security benefits as early as age 62, but the benefit amount you receive will be less than your full retirement benefit. If you take early retirement, your benefits will be permanently reduced based on the number of months you will receive checks before you reach full retirement age.

### Age To Receive Full Social Security Benefits

Year of Birth	Full Retirement Age
1937	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943-1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 & later	67

### Questions??

Contact the Social Security Administration (SSA) toll free at 1-800/772-1213, via the web at <http://www.ssa.gov> or visit a local SSA office.